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ABSTRACT

Over 900 persons representing consumer organizations, governmental agencies, businesses, educational agencies, and the general public attended a 1-day consumer education conference. Included in this publication is a summary of activities which included major presentations, a panel discussion, and small group sessions in which specific consumer education and program needs were identified and steps were outlined for accomplishing these needs. From the group sessions, a concensus developed that too many consumers are at an increasing disadvantage in the marketplace due to the rising numbers of products and services available. Many expressed the conviction that business and government have a responsibility to the consumer which is not being fulfilled. It was generally agreed that effort must be directed toward both young people and adults, but that a long-term solution will be realized only when the young, the future consumers, were successfully adapting to the marketplace. In terms of incorporating consumer education in the educational system, opinion leaned heavily toward consumer education as an interdisciplinary subject. Participants felt strongly that consumer education must entail more than "buymanship." It should also include explanations of the products by the businesses producing them. (SB)

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proceedings

OF THE FIRST CALIFORNIA CONFERENCE ON

consumer education

SACRAMENTO, CALIFORNIA • MARCH 3, 1972

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Jointly Sponsored by

DEPARTMENT OF EDUCATION
DEPARTMENT OF CONSUMER AFFAIRS
State of California

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PROCEEDINGS

OF THE FIRST CALIFORNIA CONFERENCE ON

CONSUMER EDUCATION

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FOREWORD

On March 3, 1972 over 900 persons from all parts of California assembled in Sacramento to participate in a conference on Consumer Education—the first of its kind held in this state. It was jointly sponsored by the State Department of Education and Department of Consumer Affairs.

The conferees represented the broadest spectrum of interests in the subject: parents; students; consumer organizations; local, state and federal governmental agencies; business leaders; professional home economists; education instructors, specialists and administrators, and higher education representatives.

The conference evolved out of the need of California consumers to become more competent in their role in the marketplace. The significance of this need was evidenced dramatically by the overwhelming response to the invitation to participate in the conference and by the enthusiastic participation in the conference discussions.

The pages that follow relate what transpired, reflecting unity in pursuit of the central theme of improving the competence of the individual to cope with his economic environment and diversity in means of accomplishment.

Overview of the Conference . . .

by the
DEPARTMENT OF EDUCATION

THE EXPRESSIONS of viewpoint found in the reports of the discussion groups at the conference are remarkably clear on one point. That point is the need for education in various forms for all age groups to enable them to cope successfully with the plethora of problems found in the current everchanging marketplace of goods and services.

The evidence from the discussion groups strongly indicates that educational programs, which may be stimulated by the conference, must reach all age groups, not simply the young. The inclusion of adults in these educational programs both as instructors and as learners has been emphasized. The adults referred to would be parents, teachers, professionals, businessmen, tradesmen, individuals with special expertise and skills, as well as other specialists. The reason for a wide array of adults rests in the fact that the job of equipping the public to cope with all aspects of the markets for goods and services looms as a large and significant undertaking. It will have to be a continuing and dedicated kind of education to keep it current and in step with change. It has all of the aspects of lifelong learning.

The specifics of programs of education proposed, as expected, were quite diverse. They ranged from a simple comprehensive course in consumer education at the secondary level to a multidisciplinary approach beginning in school at the earliest years in appropriate formats and content through the elementary, secondary and adult years. Especially important is the role to be played by adults both as learners and as instructional personnel.

If consumer education is to be fully effective in the most useful and comprehensive sense of the word, it must embody all of the characteristics that describe a good educational program. It must have a sound cooperative working relationship between all of the federal and state agencies involved. It must have stimulation and

leadership from the State Department of Education with adequate manpower and other resources to do the job. It must give due attention to the training of instructors when that process is under way with emphasis on sound techniques on the teaching of all age groups. It needs to have long range goals and objectives aimed at providing the public with the tools to function wisely in the marketplace with a balanced sense of values and keen judgment. It needs the direction that will enable people of all ages to lead useful and satisfying lives for themselves and their communities.

Overview of the Conference . . .

by the
DEPARTMENT OF CONSUMER AFFAIRS

THE CONFEREES successfully identified those significant areas of agreement and disagreement through which consumer education must evolve. Through the diversity of viewpoints expressed by businessmen, educators, home economists, consumers, parents, students and government representatives, many threads of commonality of objectives may be discerned.

It was indicated that new priorities need to be adopted; that there is a need to provide much broader instruction about the economic world in which we live, about the interacting roles of producer and consumer; about the laws that regulate the marketplace and provide recourse for both buyer and seller; and about the remarkable opportunities that exist for every individual to make his best choice in the marketplace as he utilizes his resources for his personal gratification.

To attain these objectives, it was widely accepted that consumer education needs to be incorporated into a number of academic disciplines and offered at several grade levels; that major emphasis needs to be given upon adult instruction through educational vehicles and through the mass media; that curriulum needs enrichment from the resources available from the community and from the marketplace; and that programs need to be adaptive to the cultural and economic characteristics of the community. Conferees cautioned against imposition of norms or a single value system for consumers.

Many very worthwhile suggestions were offered by conferees about curricula, learning techniques and methodology. However most of the significant problems inherent in any implementation of new programs of consumer education were left unresolved. Very broad areas of diversity, discussed in this report, need to be explored and resolved. Still to be determined are the ways and means

for creating and disseminating effective curriculum materials, for training instructors, for marshaling community resources, and for creating the vehicle for giving direction.

Through this conference, positive voice was given by a remarkably broad representation of education and the total community that proclaimed the need for change. Leadership in education, business, government, parents and the community must now address itself to the tough problems of implementation. The Department of Consumer Affairs intends to pursue that end.

The Department deeply appreciates the valued contributions of the hundreds of individual participants at the conference, many of whom attended at considerable personal sacrifice out of dedication to the advancement of consumer education.

PROCEEDINGS OF THE CONFERENCE

THE CONFERENCE was opened at 9:30 a.m. by WILLIAM J. J. SMITH, Administrative Consultant to the Chief Deputy Superintendent, State Department of Education. Invocation was given by DONALD GRIMES, Consultant, Bureau of Adult Education, State Department of Education.

KING DURKEE, Education Director for Copley Newspapers and member Board of Governors, California Community Colleges, performed with distinction throughout the program as Conference Moderator.

A welcoming speech was given by the HON. RONALD REAGAN, Governor of California. He was introduced by the Director of Consumer Affairs, DONALD G. LIVINGSTON. The Governor described the growing need for instruction so that young people can learn to cope with the bewildering array of new products and services, stating that it is not possible for government to serve as a super buyer's guide for individual consumers and to monitor every box of soap.

Speaking on behalf of the State Department of Education, MRS. DONALD P. KROTZ, member of the State Board of Education welcomed the conference attendees and assured them of the Department's continuing interest in the furtherance of consumer education objectives.

The keynote address was given by MRS. VIRGINIA KNAUER, Special Advisor to the President on Consumer Affairs. She related the particular problems of the elderly, the young and the poor in coping with the intricacies of the marketplace, and declared that consumer illiteracy is common to all levels of education, wealth and social position. She asserted that consumers for too long have been wearing blinders and it is time to take them off. She urged the development of consumer education programs for adults and for youths at every grade level.

MRS. BARBARA BURNS, Deputy Assistant Secretary for Consumer Services, Department of Health, Education and Welfare outlined the many programs of federal assistance in the consumer education field, and then introduced the following speaker.

DAVID SCHOENFELD, Director of Education. Consumers Union, presented an over view of "Consumer Education Today," in which he forcefully set forth his concepts of what consumer education should and should not encompass. In the consumption of goods he asserted that the individual exercises far more than buymanship skills, that he expresses social responsibility in the impact of his decision upon the total environment, that negative as well as positive consumption alternatives must be considered. Education for the consumer is not a separate discipline but involves all aspects of his life and must be incorporated into all instructional areas starting at a very young age. Education is not to be a substitute for consumer protection, but the passage of laws is ineffective unless there be instruction on how to use them. He warned against the imposition of values upon the individual and stated that informed decisions should be made by each individual based upon his own values, and assuming responsibility for his choice among known alternatives. He reviewed the numerous consumer education projects being undertaken in the several states, both mandated and voluntary, and commented on tendencies to dress up existing programs under new titles. He emphasized the need for the enthusiastic support of administrators, adequate development of teaching materials and teacher preparation. He advocated the establishment of a clearinghouse for consumer education materials and experience to avoid a great duplication of effort and loss of time.

Three prominent California educators then presented current developments in consumer education within this state. LAWRENCE W. ERICKSON, Ph.D., Acting Dean, Graduate School of Education, University of California at Los Angeles, strongly condemned present teaching methods, stating that we are teaching traditional subjects in the traditional way, that we need to teach how to think rather than how to answer questions. He emphasized the need for improvement in teacher preparation to enable them to prepare students to make informed decisions. He advocated the teaching of values, for without them decisions become meaningless. Describing the in-service teacher training courses at UCLA which have attracted over 1,000 teachers, using a multi-disciplinary approach,

he stated that increased emphasis is being placed upon improved consumer education offerings at the junior college level.

MARY DEE DICKERSON, Assistant Professor, Department of Home Economics, San Diego State College, outlined the many changes that have taken place in the home economics curricula to evolve content of consumer education and provide students with a better understanding of their role in life. She told of emphasis upon improved communication in increasing understanding and of programs to develop special techniques and skills for assisting in economically-depressed areas and in other special situations in the community.

Concluding the morning session, DONALD PERRYMAN, Ph.D., Instructional Advisor in Social Studies, Los Angeles City Unified School District, advocated discussion of controversial questions by high school students, such as whether the "let the buyer beware" concept of the marketplace ought to be changed to "let the seller beware." He claimed that valuable consumer education would be learned through the process. He proposed an enlarged role for social studies teachers in the study of public policy in courses of consumer law and economics.

The luncheon speaker was WILLIAM D. LEE, Deputy Assistant Secretary, United States Department of Commerce and Executive Secretary of the National Business Council for Consumer Affairs. He described the work of the Council in bringing together for the first time business leaders under government auspices to study and to make recommendations concerning business programs to better serve the interests of consumers. He deplored the mistrust of business that exists in the educational community and compared the decline in public confidence in business with the decline in confidence in education itself. He expressed concern that the directions of consumer education may not tend to improve relations between business and the consumer but rather to contribute toward further polarization. Much that is advanced in the name of consumerism is in essential conflict with the competitive economic system, and he claimed that the overwhelming need of consumers is for useful information rather than for additional protection. He specified need for education about advertising and promotion, packaging and labeling, warranties and guarantees, credit, product safety, performance and service, and complaints and remedies.

Following the luncheon the conferees assembled into 28 group

discussion areas. The first 40-minute session conferees indentified specific needs of the consumer for education and the form of program required to meet these needs. During the second session ways were discussed to accomplish the goal, what resources are available and how to marshal them, and steps that can be taken first. Summarization of the results of these discussions is given on the following pages of this report.

Concluding the conference, a panel consisting of Miss M. Catherine Welsh, Chief, Bureau of Homemaking, State Department of Education; Brenton R. Aikin, Chief, Bureau of Business Education, State Department of Education, and William Cunningham, Ph.D., Executive Secretary, Association of California School Administrators, gave their reactions to the day's proceedings, followed by closing remarks by Mr. Livingston, Director of Consumer Affairs.

CONFERENCE DISCUSSION SUMMARY

THE HEART OF THE CONFERENCE was the afternoon discussion session, during which the conferees shared their divergent viewpoints and sought answers to the important questions of the day.

Reports submitted by the recorders of the 28 individual groups clearly reflect an abundance of interest and of controversy that kept the groups lively. Although the reports indicate considerable variance in tone, emphasis and conclusions among the groups, certain key elements reappeared in essentially the same form from group to group. This summary will attempt to present them in the spirit with which they were originally voiced.

A consensus developed that too many consumers today are finding themselves at an increasing disadvantage in the marketplace due to the rising numbers of products and services available. Their knowledge is inadequate to meet their needs under present consumer-business relationships. Many expressed the conviction that business and government have an overriding responsibility to the consumer which is not being fulfilled, and they would have the law insure the consumer against the consequenecs of a bad decision. The majority concluded, however, that increased emphasis upon meeting the educational needs of the consumer without dictating how the knowledge would be used would be of material benefit to the consumer. One teacher asked, "What good is a diploma if one is an economic illiterate?" Others noted that the educational system effectively teaches the young how to acquire money while failing to provide guidelines how best to spend it. Numerous individuals expressed concern that the burden of consumer education should not be placed on the schools alone and that it be borne by the business community, education, government, the media, and citizen organizations through appropriate contributions.

Discussions about the most effective method of bringing consumer education to those who need it brought forth a number of

viewpoints. Groups divided over the question whether to focus on young people, within the reach of the school system but are not the present day consumers, or on the adults who are consumers but usually beyond the reach of the schools. The conclusion most often reached was that effort must be directed at both, but that a long term solution will be realized only when the young, the future consumers, were successfully adapting to the marketplace. As one person put it, the program should be preventive rather than remedial. However, the acknowledged importance of parental influence as an educational factor requires that adult education be not overlooked.

Having accepted that consumer education must be incorporated as a major effort by the educational system, discussion centered around practical applications. Opinion leaned heavily toward consumer education as an interdisciplinary subject. References were made specifically to the existing disciplines of mathematics, English, social studies, science, business education, vocational courses and driver education, where learning experience pertinent to consumer education could be introduced with relative ease.

The primary need appeared to be to seek answers to three questions: What is to be learned? Who is to teach it? and Where is it to be taught? The majority of those participating felt that the highest priority should be given to these questions by the Department of Education with the full cooperation of educational, business and community leaders.

Even though the instruction is to be interdisciplinary, a major question arises concerning the content of such instruction. Participants felt strongly that consumer education must entail much more than "buymanship" where comparisons are made between existing products. While this aspect is not insignificant, it tends to become obsolete as the market changes to new and different products. Many of the participants expressed belief that it should be the obligation of business to provide useful explanations about its products, to make full disclosure, rather than requiring the educational system to provide it. The responsibility of consumer education then is to motivate people to give attention to these disclosures, to use them in making better choices. Education should reveal to the citizen how and where to obtain the information that he needs for decision making.

Consumers, it was agreed, need to be advised of more than

their legal rights for use when they have been cheated: they need to know the elements of business law and practice involving credit, financing, contracts, warranties and guarantees. Knowledge about advertising is needed: why businesses do advertise and how to avoid domination of consumer decisions by emotional appeals or impulsiveness. Consumers need to learn how to select repair services and how to shop comparatively. Other pertinent subjects mentioned were budgeting, nutrition, insurance and investment planning. Concern was expressed that members of minority communities suffered most from a lack of consumer education, that programs should be tailored to their needs, as well as to the needs articulated elsewhere. And finally, individuals emphasized that consumer education should not ignore the ecological impact of consumer decisions, and that this fact had further bearing on the interdisciplinary nature of the subject.

Much discussion centered upon the grade levels at which consumer education should be directed. Some advocated a "womb-to-tomb" concept that consumer education is as basic to society's needs as reading, writing and arithmetic. At the other end of the spectrum, there were those who felt that a single course, perhaps required of all students in the 11th or 12th grades, would accomplish the desired purpose.

The majority, however, expressed opinions somewhere between these poles; they might be divided into two principal camps. One group contended that children should begin receiving the rudiments of consumer education as early as kindergarten or first grade through concepts fashioned to be understandable to them. As their sophistication grows, the program would involve the more complex situations of the marketplace. The other group felt that such education would be meaningless to children who are too young to utilize information immediately and directly. They would identify the particular periods in the child's development when such information could be readily absorbed. Some suggested that the earliest period might be the sixth grade, when many children are receiving allowances. Others thought the ninth grade a better forum, since children moving into high school are generally gaining in financial responsibilities at this time. Differences of opinion were not resolved, but it was recommended that in-depth studies be conducted how consumer education could best be adapted to the several grade levels.

Some groups suggested creation of a task force composed principally of educators but including governmental consumer experts, businessmen, consumer advocates and other community members. Such a task force could initiate appropriate studies, and develop guidelines for use by local districts.

Other groups indicated a preference for guidance from within the local district, possibly establishing local advisory committees as advisable.

Other suggestions included looking into team-teaching as it may be applicable to consumer education; securing curriculum consultants in the field of consumer education; and creating master teachers with comprehensive consumer education experience to assist in teacher training.

Considerable agreement was expressed as to the value of support for consumer education that exists within the general community. Specific suggestions for utilizing this support included obtaining consumer experts as speakers and resource people for the classroom, organizing consumer forums in PTA sessions, and inviting community people to serve on committees to sponsor and advise on consumer education activities. Consumer organizations could focus on providing educational programs for adults, who, in turn, could assist in educating their children.

The question how the business community might participate in consumer education programs frequently was met with a negative reaction within the group. Suspicions were expressed that businessmen would remain aloof from these activities or would participate only to the extent that they might profit from the effort and advertise their products. Many businessmen present conceded that they saw nothing wrong with seeking to have their involvement in education reflect favorably upon their businesses as well as upon themselves personally. They argued that more and more businessmen are becoming aware that a more informed consumer is a better consumer, that such a person appreciates the work of a superior company and understands the value of a quality product. In the long run, better consumers would make for better business and a healthier economy. With their intimate knowledge of the marketplace, it was contended that businessmen would make ideal speakers for classroom sessions relating to particular industries or services.

Many individuals noted the value of planned field trips to

places of business in conjunction with classroom work on consumer education, and there was considerable testimony to the value of business and education cooperation in creating a successful consumer education program. There were expectations that eventually the business community would be willing to contribute financially to a well conceived locally administered consumer education program.

Participants in a number of groups also challenged the media to play a larger role in consumer education. The conviction was expressed that media advertising should be balanced by spot programming designed to help consumers assess advertising accurately and rationally. Some proposed that business should purchase the necessary time and space.

In sum, it was felt that support from the community, from business groups, from consumer groups, and from parent organizations would be there when they are needed and would have a major impact upon consumer education programs.

What is the next step? No consensus developed, but suggestions that were broadly supported included holding additional meetings, such as this conference, persuasion of legislators to support consumer education proposals, and creation of a Bureau of Consumer Education at the state level, probably within the Department of Education. There appeared to be a strong feeling of urgency among the conferees to put some programs into effect before the existing enthusiasm declines.

SPARKS FROM THE ANVIL

A PRIME OBJECTIVE in bringing into the conference the broad diversities within education and the community was to elicit divergent viewpoints and to identify the areas of agreement and disagreement concerning goals and directions for consumer education. This objective was reached with startling success. Analysis of reported discussions and of the nearly 100 critiques voluntarily submitted by participants clearly reveals areas of general agreement, heretofore discussed, and areas of major controversy.

Identification and frank discussion of any pervasive biases or hostilities that may exist, both within education and in the community, is necessary if consumer education is to progress without foundering on shoals of prejudice. Thus, the following summarization of controversial viewpoints is presented as a matter of concern for all who would further the objective of consumer education at local and state levels.

I—THE ROLE OF BUSINESS IN CONSUMER EDUCATION

This was apparently the most controversial subject discussed at the conference, and it evoked many comments in the critiques.

With varying degrees of fervor, many consumer advocates from both education and the community deplored the participation of businessmen in the conference, condemned what they viewed as a pro-business bias, and scoffed at the concept that anything that business might offer could be acceptable for educational purposes. Some frankly contended that business defends the economic system, while education should aim toward changing it. (It is to be noted that although these expressions came from a minority of the conferees the intensity of advocacy would belie their numbers.)

On the other hand, numbers of participants decried the insufficient expression of business viewpoints at the conference and

the indifference of educators toward business contributions. They indicated that much of the educational materials developed by business is not being utilized by educators and that the resources available through business are being ignored in the development of curricula.

Between these viewpoints, it would appear that the majority of teachers and administrators remain in a neutral position of skepticism and bewilderment. They tend to believe that there are large resources that could be tapped from the business community, but they are uncertain quite how to go about it, how to evaluate it, how best to utilize it in the classroom, and how to avoid the criticism from anti-business peers.

II—INTERDISCIPLINARY RIVALRIES

It is commendable that the overwhelming number of educators present maintained a charitable regard for the viewpoints expressed by educators from several disciplines and by non-educators whose concerns for consumer education disregarded disciplinary interests. However, in undertones and overtones, the existence of hegemonic concerns must be recognized. Some more articulate partisans saw the growth of consumer education as merely expansion of what "we" have long since been doing.

While much was said in support of broader approaches toward consumer education, both horizontally and vertically, the special interest of the homemaking, business education, social studies, and other disciplines was evident. The need is to utilize the special expertise that has grown within these disciplines to enrich the fallow areas in the educational process.

III—DIRECTIONS AND PRIORITIES

Many conferees, educators and non-educators, tended to define directions for consumer education in terms of the objectives arising from factional viewpoints. Often these objectives seemed to obscure the educational needs of the student. Program offerings were conceived diversely from smorgasbords of assorted consumer information to regulated servings of academic nutrition to instant awareness through propaganda pills. Priority needs were variously identified as courses in consumer rights and remedies, fraud in the

marketplace, training in political action; while others proposed economics, buymanship, and broad curriculum changes and enrichment.

Some educators expressed a strong need to specialize for the community environment, to conduct surveys of the special needs of students and parents, to tailor the curricula content and methodology to the unique climate of each particular classroom. Objectives under this diffusive process tend toward the general rather than the specific and thus militate against definition of identifiable and measurable goals.

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